

## CLAIMS

The embodiments of the invention in which an exclusive property or privilege is claimed are defined as follows:

- 1     1.     A method for selecting a course of action regarding a customer having a  
2     financial account, comprising:
  - 3             determining first data associated with a customer having a financial  
4             account;
  - 5             determining second data, said second data regarding said financial  
6             account;
  - 7             determining a score associated with said customer based, at least in  
8             part, on said first data and said second data, wherein said score is indicative of  
9             said customer's likelihood of paying off said financial account; and  
10            selecting a course of action regarding said customer based, at least in  
11            part, on said score.
- 1     2.     The method of claim 1, wherein said determining first data includes at least  
2     one of the following:
  - 3             receiving at least a portion of said first data via an electronic  
4             communication;
  - 5             retrieving at least a portion of said first data from a database;
  - 6             retrieving at least a portion of said first data from an electronically  
7             accessible resource;
  - 8             receiving at least a port of said first data from an information provider;
  - 9             receiving a first portion of said first data at a first time and a second  
10            portion of said first data at a second time; and  
11            receiving a first portion of said first data from a first source and a  
12            second portion of said first data from a second source.
- 1     3.     The method of claim 1, wherein said determining second data includes at least  
2     one of the following:

3 receiving at least a portion of said second data via an electronic  
4 communication;  
5 retrieving at least a portion of said second data from a database;  
6 retrieving at least a portion of said second data from an electronically  
7 accessible resource;  
8 receiving at least a port of said second data from an information  
9 provider;  
10 receiving a first portion of said second data at a first time and a second  
11 portion of said second data at a second time; and  
12 receiving a first portion of said second data from a first source and a  
13 second portion of said second data from a second source.

1 4. The method of claim 1, wherein said determining a score associated with said  
2 customer based, at least in part, on said first data and said second data includes:  
3 during a plurality of weighted variables based on said first data and  
4 said second data; and  
5 calculating said score from said weighted variables.

1 5. The method of claim 1, wherein said determining a score associated with said  
2 customer based, at least in part, on said first data and said second data includes  
3 determining a score indicative of said customer's rate of payoff of said financial  
4 account.

1 6. The method of claim 1, wherein said selecting a course of action based, at  
2 least in part, on said score includes at least one of the following:  
3 selecting a marketing strategy based, at least in part, on said score;  
4 promoting a financial product to said customer, wherein selection of  
5 said financial product is based, at least in part, on said score;  
6 targeting said customer with advertising materials selected, at least in  
7 part, as a result of said score.

1 7. The method of claim 1, further comprising:

2 establishing said financial account for said customer.

1 8. The method of claim 1, further comprising:

2 receiving a payment from said customer toward a balance in said  
3 financial account.

1 9. The method of claim 1, wherein said financial account has at least one of the  
2 following:

3 an associated interest rate;  
4 a maximum term;  
5 an associated identifier;  
6 an associated minimum payment due during an identified time period;  
7 and  
8 a maximum allowable balance.

1 10. The method of claim 1, wherein said course of action includes at least one of  
2 the following:

3 a marketing strategy directed toward said customer;  
4 an advertising strategy targeted to said customer; and  
5 promotion of a financial product to said customer, wherein selection of  
6 said financial product is based, at least in part, on said score.

1 11. The method of claim 1, wherein said financial account is a loan account.

1 12. The method of claim 1, wherein said customer meets at least one designated  
2 criterion.

1 13. The method of claim 12, wherein said designated criterion is a balance in said  
2 financial account below a threshold amount.

1 14. The method of claim 1, wherein said first data includes at least one of the  
2 following:

3 demographic information related to said customer;  
4 information regarding said customer's income;  
5 information regarding said customer's gender;  
6 information regarding at least one loan channel used by said customer;  
7 information regarding said customer's credit history;  
8 information regarding a credit rating associated with said customer;  
9 information regarding another financial account associated with said  
10 customer;  
11 information regarding at least one revolving agreement associated with  
12 said customer;  
13 information regarding at least one bonus account associated with said  
14 customer;  
15 information regarding a credit permission category associated with said  
16 customer;  
17 information regarding a job type associated with said customer;  
18 information regarding an insurance type associated with said customer;  
19 and  
20 information regarding a number of people in said customer's  
21 household.

1 15. The method of claim 1, wherein said second data includes at least one of the  
2 following:  
3 information regarding at least one payment made to said financial  
4 account;  
5 information regarding a number of payments made to said financial  
6 account during a time period;  
7 information regarding at least one loan from said financial account;  
8 information regarding a number of loans made from said financial  
9 account during a time period;  
10 information regarding at least one delinquent payment;  
11 information regarding utilization of said financial account;

12 information regarding a number of payoffs to said financial account  
13 during a time period;  
14 information regarding a number of delinquent payments made to said  
15 financial account during a time period;  
16 an interest rate associated with said financial account;  
17 a minimum monthly payment required for said financial account; and  
18 a maximum allowable balance associated with said financial account.

1 16. The method of claim 1, further comprising:  
2 determining a score associated with said customer based, at least in  
3 part, on said first data and said second data, wherein said score is indicative of  
4 when said customer is likely to pay off said financial account.

1 17. The method of claim 16, wherein selecting a course of action regarding said  
2 customer based, at least in part, on said score includes selecting a course of action  
3 regarding said customer based, at least in part, on said score indicative of said  
4 customer's likelihood of paying off said financial account and said score indicative of  
5 when said customer is likely to pay off said financial account.

1 18. The method of claim 1, further comprising:  
2 determining when said customer is likely to pay off said financial  
3 account.

1 19. A method for determining if a customer is likely to payoff a loan account,  
2 comprising:  
3 determining data indicative of at least one parameter associated with a  
4 loan account;  
5 determining data indicative of at least one parameter associated with a  
6 customer, wherein said customer is associated with said loan account;  
7 determining a first weighted score based on said at least one parameter  
8 associated with said loan account;

9                   determining a second weighted score based on at least one parameter  
10               associated with said customer;  
11                   determining a final score based on said first weighted score and said  
12               second weighted score; and  
13                   comparing said final score with a threshold indicative of a likelihood  
14               that said customer will payoff said loan account.

1   20.    The method of claim 19, wherein said determining data indicative of at least  
2   one parameter associated with a loan account includes at least one of the following:  
3               receiving at least a portion of said data via an electronic  
4               communication;  
5               retrieving at least a portion of said data from a database;  
6               retrieving at least a portion of said data from an electronically  
7               accessible resource;  
8               receiving at least a port of said data from an information provider;  
9               receiving a first portion of said data at a first time and a second portion  
10              of said data at a second time; and  
11              receiving a first portion of said data from a first source and a second  
12              portion of said data from a second source.

1   21.    The method of claim 19, wherein said determining data indicative of at least  
2   one parameter associated with a customer, wherein said customer is associated with  
3   said loan account includes at least one of the following:  
4               receiving at least a portion of said data via an electronic  
5               communication;  
6               retrieving at least a portion of said data from a database;  
7               retrieving at least a portion of said data from an electronically  
8               accessible resource;  
9               receiving at least a port of said data from an information provider;  
10              receiving a first portion of said data at a first time and a second portion  
11              of said data at a second time; and

12                    receiving a first portion of said data from a first source and a second  
13                    portion of said data from a second source.

1    22.    The method of claim 19, wherein said determining a first weighted score  
2    based on said least one parameter associated with said loan account includes at least  
3    one of the following:

4                    determining a weight associated with said at least one parameter  
5                    associated with said loan account;  
6                    determining a plurality of weights associated with a respective  
7                    plurality of parameters associated with said loan account; and  
8                    receiving data indicative of a weight associated with said at least one  
9                    parameter associated with said loan account.

1    23.    The method of claim 19, wherein said determining a second weighted score  
2    based on at least one parameter associated with said customer includes at least one of  
3    the following:

4                    determining a weight associated with said at least one parameter  
5                    associated with said loan account;  
6                    determining a plurality of weights associated with a respective  
7                    plurality of parameters associated with said loan account; and  
8                    receiving data indicative of a weight associated with said at least one  
9                    parameter associated with said loan account.

1    24.    The method of claim 19, wherein said determining a final score based on said  
2    first weighted score and said second weighted score includes at least one of the  
3    following:

4                    summing said first weighted score and said second weighted score; and  
5                    applying an algorithm using said first weighted score and said second  
6                    weighted score.

1 25. The method of claim 19, wherein said comparing said final score with a  
2 threshold indicative of a likelihood that said customer will payoff said loan account  
3 includes determining said threshold.

1 26. The method of claim 19, further comprising:  
2 determining said threshold.

1 27. The method of claim 19, further comprising:  
2 identifying said at least one parameter associated with said loan  
3 account.

1 28. The method of claim 19, further comprising:  
2 identifying said at least one parameter associated with said customer.

1 29. The method of claim 19, wherein said at least one parameter associated with  
2 said loan account includes at least one of the following:  
3 information regarding at least one payment made to said loan account;  
4 information regarding a number of payments made to said loan account  
5 during a time period;  
6 information regarding a number of payoffs of said loan account during  
7 a time period;  
8 information regarding utilization of said loan account;  
9 information regarding at least one loan from said loan account;  
10 information regarding a number of loans made from said loan account  
11 during a time period;  
12 information regarding at least one delinquent payment;  
13 information regarding a number of delinquent payments made to said  
14 loan account during a time period;  
15 an interest rate associated with said loan account;  
16 a minimum monthly payment required for said loan account; and  
17 a maximum allowable balance associated with said loan account.



1 30. The method of claim 19, wherein said at least one parameter associated with  
2 said customer includes at least one of the following:  
3 demographic information related to said customer;  
4 information regarding said customer's income;  
5 information regarding said customer's credit history;  
6 information regarding a credit rating associated with said customer;  
7 information regarding another financial account associated with said  
8 customer;  
9 information regarding at least one revolving agreement associated with  
10 said customer;  
11 information regarding at least one bonus account associated with said  
12 customer;  
13 information regarding a credit permission category associated with said  
14 customer;  
15 information regarding a job type associated with said customer;  
16 information regarding an insurance type associated with said customer;  
17 and  
18 information regarding a number of people in said customer's  
19 household.

1 31. The method of claim 19, further comprising:  
2 determining when said customer is likely to pay off said loan account.

1 32. The method of claim 19, further comprising:  
2 determining a second score associated with said customer based, at  
3 least in part, on said first weighted score and said second weighted score,  
4 wherein said second score is indicative of when said customer is likely to pay  
5 off said loan account.

1 33. A method for determining if a customer is likely to payoff a financial account,  
2 comprising:

3 determining a plurality of parameters associated with a financial  
4 account and a customer associated with said loan account;  
5 determining a weighted score for each of a subset of said plurality of  
6 parameters; and  
7 determining a final score based, at least in part, on said weighted  
8 scores, wherein said final score is indicative of said customer's likelihood of  
9 paying off said financial account.

1  
1 34. A method for selecting a course of action regarding a customer having a  
2 financial account, comprising:

3 determining first data associated with a customer having a financial  
4 account;  
5 determining second data, said second data regarding said financial  
6 account;  
7 determining a score associated with said customer based, at least in  
8 part, on said first data and said second data, wherein said score is indicative of  
9 said customer's rate of paying off said financial account; and  
10 selecting a course of action regarding said customer based, at least in  
11 part, on said score.

1 35. A method for determining when a customer is likely to payoff a loan account,  
2 comprising:

3 determining data indicative of at least one parameter associated with a  
4 loan account;  
5 determining data indicative of at least one parameter associated with a  
6 customer, wherein said customer is associated with said loan account;  
7 determining a first weighted score based on said at least one parameter  
8 associated with said loan account;  
9 determining a second weighted score based on at least one parameter  
10 associated with said customer;  
11 determining a final score based on said first weighted score and said  
12 second weighted score; and

13 comparing said final score with a threshold indicative of said customer  
14 paying off said loan account in a given time period.

1 36. A method for selecting a course of action regarding a customer having a  
2 financial account, comprising:  
3 determining a first score associated with a customer based, wherein  
4 said first score is indicative of said customer's likelihood of paying off a  
5 financial account;  
6 determining a second score associated with said customer, wherein  
7 said second score is indicative of said customer's rate of paying off said  
8 financial account; and  
9 selecting a course of action regarding said customer based, at least in  
10 part, on said first score and said second score.

1 37. The method of claim 36, further comprising:  
2 receiving data associated with said customer.

1 38. The method of claim 37, wherein said first score is based, at least in part, on  
2 said data.

1 39. The method of claim 37, wherein said second score is based, at least in part,  
2 on said data.

1 40. A system for determining a course of action regarding a customer having a  
2 financial account, comprising:  
3 memory;  
4 communication port; and  
5 a processor connected to said memory and said communication port,  
6 said processor being operative to:  
7 receive first data associated with a customer having a financial  
8 account;

9 receive second data, said second data regarding said financial  
10 account;  
11 determine a score associated with said customer based, at least  
12 in part, on said first data and said second data, wherein said score is  
13 indicative of said customer's likelihood of paying off said financial  
14 account; and  
15 select a course of action regarding said customer based, at least  
16 in part, on said score.

1 41. A computer program product in a computer readable medium for selecting a  
2 course of action regarding a customer having a financial account, comprising:  
3 first instructions for obtaining first data associated with a customer  
4 having a financial account;  
5 second instructions for obtaining second data, said second data  
6 regarding said financial account;  
7 third instructions for associating a score with said customer based, at  
8 least in part, on said first data and said second data, wherein said score is  
9 indicative of said customer's likelihood of paying off said financial account;  
10 and  
11 fourth instructions of determining a course of action regarding said  
12 customer based, at least in part, on said score.